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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

### Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself				
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name				
	Write the name that is on	Kevin			
	your government-issued picture identification (for example, your driver's	First name	First name	First name	
	license or passport).	Middle name	Middle name	Middle name	
	Bring your picture	Pleasant			
	identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	
2.	All other names you have used in the last 8 years	3			
	Include your married or maiden names.				
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-3366			

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Debtor 1 Kevin Pleasant

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	Business name(s)
		EINs	EINs
5.	Where you live		If Debtor 2 lives at a different address:
		7521 S. S. Essex, 3rd Floor Chicago, IL 60649 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
ò.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	<ul> <li>Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</li> </ul>
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Debtor 1 Kevin Pleasant Document Page 3 of 53 Case number (if known)

Par	Tell the Court About	Your Ba	ınkruptcy Ca	ise		
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> 1 page 1 and check the appropriate	1 U.S.C. § 342(b) for Individuals Filing for Bankruptcy box.
	choosing to file under	■ Ch	apter 7			
		☐ Ch	apter 11			
		☐ Ch	apter 12			
		☐ Ch	apter 13			
8.	How you will pay the fee	<b>–</b> ;	about how yo	u may pay. Typi attorney is subn	cally, if you are paying the fee you	with the clerk's office in your local court for more details urself, you may pay with cash, cashier's check, or money lf, your attorney may pay with a credit card or check with
			I need to pay	the fee in insta	allments. If you choose this options (Official Form 103A).	n, sign and attach the Application for Individuals to Pay
		п	I request tha	t my fee be wai	ved (You may request this option	only if you are filing for Chapter 7. By law, a judge may,
						ir income is less than 150% of the official poverty line see in installments). If you choose this option, you must fill
						official Form 103B) and file it with your petition.
9.	Have you filed for bankruptcy within the last 8 years?	■ No.				
	last o years:	☐ Yes	s. District		When	Case number
			District			Case number
			District		When	Case number
10.	Are any bankruptcy cases pending or being	■ No				
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes	5.			
			Debtor			Relationship to you
			District		When	Case number, if known
			Debtor			Relationship to you
			District		When	Case number, if known
11.	Do you rent your residence?	■ No.	Go to I	ine 12.		
	residence:	☐ Yes	s. Has yo	ur landlord obtai	ned an eviction judgment against	you and do you want to stay in your residence?
				No. Go to line 1	2.	
				Yes. Fill out <i>Init</i> bankruptcy peti		udgment Against You (Form 101A) and file it with this

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Document Page 4 of 53 Case number (if known) Debtor 1 Kevin Pleasant Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time Go to Part 4. No. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ■ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention? For example, do you own perishable goods, or

Number, Street, City, State & Zip Code

Where is the property?

livestock that must be fed,

or a building that needs urgent repairs?

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Debtor 1 Kevin Pleasant Page 5 of 53 Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military

combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

	I am not required to receive a briefing about credit
_	counseling because of:

I have a mental illness or a mental deficiency that makes me incapable

of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing

be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried

to do so.

Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-04435 Doc 1 Filed 02/12/16 Entered 02/12/16 14:08:31 Desc Main

Document Page 6 of 53 Case number (if known) Debtor 1 Kevin Pleasant Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ■ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do **1,000-5,000 25,001-50,000 1-49** you estimate that you **5001-10,000 50,001-100,000** owe? □ 50-99 **1**0,001-25,000 ☐ More than 100,000 □ 100-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **1** \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Kevin Pleasant Kevin Pleasant Signature of Debtor 2 Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on February 12, 2016

MM / DD / YYYY

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Debtor 1 Kevin Pleasant Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Punit Ma	ırwaha	Date	February 12, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
Punit Marwa	aha		
Printed name			
The Semra	d Law Firm, LLC		
Firm name			
20 S. Clark	Street		
28th Floor			
Chicago, IL	60603		
Number, Street, C	City, State & ZIP Code		
Contact phone	(312) 913 0625	Email address	rsemrad@semradlaw.com
6307990			
Bar number & Sta	ate		

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		Bodann	7116 1 4440 0 01 00	
Fill in this infor	mation to identify your	case:		
Debtor 1	Kevin Pleasant			
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				

Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Pa	t 1: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	18,525.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	18,525.00
Pa	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	18,797.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	34,951.73
	Your total liabilities	\$	53,748.73
Pa	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,410.34
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,405.00
Pa	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	our other so	chedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal	, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

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Debtor 1 Kevin Pleasant

the court with your other schedules.

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 8.

3,358.96

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tota	al claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	15,503.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	15,503.00

Case 16-04435 Doc 1 Filed 02/12/16 Entered 02/12/16 14:08:31 Desc Main Page 10 of 53 Document Fill in this information to identify your case and this filing: Debtor 1 Kevin Pleasant Middle Name First Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles □ No Yes Do not deduct secured claims or exemptions. Put Toyota 3.1 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Rav4 Creditors Who Have Claims Secured by Property. Debtor 1 only 2012 Year: Debtor 2 only Current value of the Current value of the 43500 Approximate mileage: entire property? portion you own? □ Debtor 1 and Debtor 2 only Other information: ☐ At least one of the debtors and another \$16.025.00 \$16.025.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No ☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here......>>

\$16,025.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own? Do not deduct secured claims or exemptions.

Official Form 106A/B Schedule A/B: Property page 1

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Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

for Part 3. Write that number here .....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached

Current value of the portion you own?
Do not deduct secured claims or exemptions.

\$800.00

Document Page 12 of 53 Case number (if known) Debtor 1 Kevin Pleasant 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... Citibank Checking \$100.00 17.1. Checking 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: 403(b) through work \$600.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Issuer name and description. ☐ Yes...... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

Official Form 106A/B Schedule A/B: Property page 3

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Document Page 13 of 53 Debtor 1 Kevin Pleasant Case number (if known) ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you □ No ■ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... \$1,000,00 2015 Remaining Tax Refund 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No ☐ Yes. Give specific information... 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims 35. Any financial assets you did not already list ☐ Yes. Give specific information... Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$1,700.00 for Part 4. Write that number here......

Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

Schedule A/B: Property

Official Form 106A/B

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Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$18,525.00

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		DUCUITIC	IIL FAUC 13 UI 33		
Fill in this infor	mation to identify your	case:			
Debtor 1	Kevin Pleasant				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				Check if amended	

### Official Form 106C

## Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.
2012 Toyota Rav4 43500 miles Line from Schedule A/B: 3.1	\$16,025.00	\$2,400.00 735 ILCS 5/12-1001(c)
		☐ 100% of fair market value, up to any applicable statutory limit
Used furniture Line from Schedule A/B: 6.1	\$400.00	\$400.00 735 ILCS 5/12-1001(b)
		□ 100% of fair market value, up to any applicable statutory limit
Used clothing Line from Schedule A/B: 11.1	\$400.00	\$400.00 735 ILCS 5/12-1001(a)
		☐ 100% of fair market value, up to any applicable statutory limit
Checking: Citibank Checking Line from Schedule A/B: 17.1	\$100.00	\$100.00 735 ILCS 5/12-1001(b)
		□ 100% of fair market value, up to any applicable statutory limit
403(b) through work Line from Schedule A/B: 21.1	\$600.00	\$600.00 735 ILCS 5/12-1006
		□ 100% of fair market value, up to any applicable statutory limit

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 	,			
	Copy the value from Schedule A/B	Chec	k only one box for each exemption.	
115 Remaining Tax Refund the from <i>Schedule A/B</i> : 28.1	\$1,000.00	•	\$1,000.00	735 ILCS 5/12-1001(b)
			100% of fair market value, up to any applicable statutory limit	
e you claiming a homestead exemption ubject to adjustment on 4/01/16 and every No  Yes. Did you acquire the property cove	3 years after that for ca	ases fil	,	,

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		Document	Page 17	of 53		
Fill in this informati	on to identify you	ır case:				
Debtor 1	Kevin Pleasant					
	First Name	Middle Name	Last Name			
Debtor 2		Middle News	Last Name			
(Spouse if, filing) F	First Name	Middle Name	Last Name			
United States Bankru	uptcy Court for the	: NORTHERN DISTRICT OF I	LLINOIS			
Case number						
(if known)					☐ Check	if this is an
					_	led filing
Official Farms 4	000					
Official Form 1			_			
Schedule D:	Creditors	Who Have Claims	Secure	d by Property	<i>y</i>	12/15
		f two married people are filing togeth, number the entries, and attach it to				
1. Do any creditors have	e claims secured by	your property?				
☐ No. Check this	s box and submit t	his form to the court with your oth	er schedules. Y	ou have nothing else	to report on this form.	
_	of the information	•		ŭ	•	
		below.				
	ecured Claims			Column A	Column B	Column C
each claim. If more than	one creditor has a p	nore than one secured claim, list the creaticular claim, list the other creditors in er according to the creditor's name.		Amount of claim  Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion
2.1 Toyota Motor	Credit Co	Describe the property that secures	the claim:	\$18,797.00	\$16,025.00	\$2,772.00
Creditor's Name		2012 Toyota Rav4 43500 mi	les			
<b>-</b>						
Toyota Finand Po Box 8026	cial Services	As of the date you file, the claim is	: Check all that			
Cedar Rapids	. IA 52408	apply.  Contingent				
Number, Street, City	<u> </u>	☐ Unliquidated				
, , , , , , , , , ,	,	☐ Disputed				
Who owes the debt?	Check one.	Nature of lien. Check all that apply	-			
Debtor 1 only		☐ An agreement you made (such as	mortgage or sec	ured		
Debtor 2 only		car loan)				
☐ Debtor 1 and Debtor	2 only	☐ Statutory lien (such as tax lien, m	echanic's lien)			
☐ At least one of the de	ebtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim community debt	relates to a	☐ Other (including a right to offset)				
	Opened 5/01/12 Last Active					
Date debt was incurred	1/07/16	Last 4 digits of account nun	nber 0001			
Add the dellar value	of your optries in Co	olumn A on this nago. Write that num	hor horo:	\$18,79	7.00	
	=	olumn A on this page. Write that num he dollar value totals from all pages.				
Write that number he				\$18,79	7.00	
Part 2: List Others	to Be Notified fo	or a Debt That You Already Liste	ed			
to collect from you for	a debt you owe to so debts that you listed	e notified about your bankruptcy for a omeone else, list the creditor in Part I in Part 1, list the additional creditor	1, and then list t	he collection agency her	re. Similarly, if you have	more than one
Name Addre						
-NONE-			On which line	e in Part 1 did you	enter the creditor?	

Last 4 digits of account number

Case 16-04435 Doc 1 Filed 02/12/16 Entered 02/12/16 14:08:31 Desc Main Page 18 of 53 Document Fill in this information to identify your case: Debtor 1 Kevin Pleasant Middle Name First Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. ☐ Yes. Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.lf you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Aes/m&t Elt - Pheaa Last 4 digits of account number 0001 \$0.00 Nonpriority Creditor's Name Opened 5/17/85 Last Active Pob 61047 When was the debt incurred? 12/04/15 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated □ Debtor 2 only □ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans

report as priority claims

☐ Other. Specify

☐ Check if this claim is for a community debt

Is the claim subject to offset?

No

☐ Yes

☐ Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

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Case number (if know)

Debtor	1 Kevin Pleasant		Case number (if know)	
4.2	Aes/pheaa Rehabs Nonpriority Creditor's Name	Last 4 digits of account number	0002	\$0.00
		When was the debt incurred?	Opened 11/05/82 Last Active 12/04/15	_
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
		_	5 France, and a control and a	
	Yes	☐ Other. Specify Educationa	 I	_
1				<b></b>
4.3	Best Choice 123 Nonpriority Creditor's Name	Last 4 digits of account number		\$1,500.00
	16 S Park Dr	When was the debt incurred?		_
	Gloversville, NY 12078	A control of the state of the s		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	_	☐ Contingent		
	Debtor 1 only	■ Unliquidated		
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify due		-
4.4	Calvary Portfolio Services	Last 4 digits of account number	4846	\$836.00
	Nonpriority Creditor's Name 500 Summit Lake Dr	When was the debt incurred?	Opened 5/01/14	
	Ste 400		opened 6/6 i/ i	_
	Valhalla, NY 10595			
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
		☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Collection A	Attorney Ge Capital	

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Debtor 1 Kevin Pleasant Case number (if know) 4.5 Capital Accounts Last 4 digits of account number 5913 \$208.00 Nonpriority Creditor's Name Po Box 140065 When was the debt incurred? Opened 7/01/13 Nashville, TN 37214 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only □ Disputed ■ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts No Collection Attorney Michigan Avenue Dental ☐ Yes Other. Specify Assoc 4.6 Cavalry SPV I, LLC Last 4 digits of account number 5606 \$1,225.73 Nonpriority Creditor's Name c/o The Shindler Law Firm When was the debt incurred? 1990 E. Algonquin Rd. Ste. 180 Schaumburg, IL 60173 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only □ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts No ■ Other. Specify Judgment ☐ Yes 4.7 Citibank / Sears Last 4 digits of account number 9963 \$0.00 Nonpriority Creditor's Name Citicorp Credit Services/Centralized Opened 12/01/93 Last Active Ban When was the debt incurred? 8/15/14 Po Box 790040 Saint Louis, MO 63179 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated ■ Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts No. ■ Other. Specify Charge Account ☐ Yes

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Debtor 1 Kevin Pleasant Case number (if know) 4.8 Credit One Bank Na Last 4 digits of account number 3093 \$0.00 Nonpriority Creditor's Name Opened 8/14/11 Last Active Po Box 98873 When was the debt incurred? 11/26/12 Las Vegas, NV 89193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated ■ Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts No Credit Card ☐ Yes Other. Specify 4.9 Dept Of Ed/Nelnet \$6,629.00 Last 4 digits of account number 7472 Nonpriority Creditor's Name Attn: Claims Opened 10/01/13 Last Active Po Box 82505 When was the debt incurred? 1/31/16 Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts No ☐ Yes Other. Specify Educational 4.10 Dept Of Ed/Nelnet \$4,576.00 Last 4 digits of account number 4874 Nonpriority Creditor's Name Attn: Claims Opened 3/01/13 Last Active Po Box 82505 When was the debt incurred? 1/31/16 Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts No ☐ Yes Other. Specify

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Case number (if know)

Debtor	1 Kevin Pleasant		Case number (if know)	
4.11	Dept Of Ed/NeInet Nonpriority Creditor's Name	Last 4 digits of account number	4872	\$2,250.00
	Attn: Claims Po Box 82505 Lincoln, NE 68501	When was the debt incurred?	Opened 10/01/14 Last Active 1/31/16	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
		Educationa	<u> </u>	
4.12	Dept Of Ed/NeInet Nonpriority Creditor's Name	Last 4 digits of account number	4872	\$2,048.00
	Attn: Claims Po Box 82505 Lincoln, NE 68501	When was the debt incurred?	Opened 10/01/13 Last Active 1/31/16	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify		
		Educationa	l .	
4.13	ERC/Enhanced Recovery Corp  Nonpriority Creditor's Name	Last 4 digits of account number	9585	\$76.00
	8014 Bayberry Rd Jacksonville, FL 32256	When was the debt incurred?	Opened 2/01/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Collection A	Attorney Dish	

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Case number (if know)

Debtor	1 Kevin Pleasant		Case number (if know)	
4.14	First Premier Bank Nonpriority Creditor's Name	Last 4 digits of account number	7177	\$1,002.00
	601 S Minnesota Ave Sioux Falls, SD 57104	When was the debt incurred?	Opened 11/01/11 Last Active 11/05/12	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent ☐ Unliquidated		
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	☐ Debts to pension or profit-sharin		
	Yes	■ Other. Specify Credit Card		
4.15	Gentle Breeze Online Nonpriority Creditor's Name PO BOX 1120	Last 4 digits of account number  When was the debt incurred?		\$1,500.00
	Boulevard, CA 91905  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	☐ Contingent ☐ Unliquidated ☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured  Student loans	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify payday loar	1	
4.16	HSBC/DMCCB Nonpriority Creditor's Name	Last 4 digits of account number	1910	\$0.00
	Hsbc Card Services Po Box 5246	When was the debt incurred?	Opened 2/01/06 Last Active 11/06/06	
	Carol Stream, IL 60197  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	t claim:	
	☐ At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Credit Card		

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Deptor	1 Kevin Pleasant		Case number (if know)	
4.17	LVNV Funding	Last 4 digits of account number	3093	\$1,266.00
	Nonpriority Creditor's Name Po Box 10497 Greenville, SC 29603	When was the debt incurred?	Opened 7/01/13	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community debt	Student loans		
	Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify N.A.	Company Account Credit One Bank	
4.18	Max Lend Nonpriority Creditor's Name	Last 4 digits of account number		\$1,500.00
	PO Box 639 Parshall, ND 58770	When was the debt incurred?		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed	al alaim.	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure  Student loans	d claim:	
	☐ Check if this claim is for a community debt	<del>_</del>	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify payday loa	n	
4.19	Merrick Bank/Geico Card	Last 4 digits of account number	3416	\$1,838.00
	Nonpriority Creditor's Name Po Box 23356 Pittsburg, PA 15222	When was the debt incurred?	Opened 7/01/11 Last Active 10/08/12	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only			
	Debtor 2 only	☐ Unliquidated ☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other, Specify Credit Card	d	

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Case number (if know)

Deptoi	Reviii Fleasaiii	Case Humber (II know)	
4.20	Midland Funding	Last 4 digits of account number 8268	\$713.00
	Nonpriority Creditor's Name 2365 Northside Dr Suite 300	When was the debt incurred? Opened 5/01/14	
	San Diego, CA 92108 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Factoring Company Account Ge Capital Retail Bank	
4.21	Midland Funding Nonpriority Creditor's Name	Last 4 digits of account number 8297	\$559.00
	2365 Northside Dr Suite 300	When was the debt incurred? Opened 3/01/14	
	San Diego, CA 92108  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	Continued	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Factoring Company Account Ge Capital Retail Bank	
4.22	PLS	Last 4 digits of account number	\$600.00
	Nonpriority Creditor's Name 1 S. Wacker Drive 36th Floor	When was the debt incurred?	
	Chicago, IL 60606  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify due	

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Deptor	Kevin Pleasant		Case number (if know)	
4.23	Portfolio Recovery	Last 4 digits of account number	1930	\$508.00
	Nonpriority Creditor's Name Attn: Bankruptcy	When was the debt incurred?	Opened 6/01/13	-
-	Po Box 41067 Norfolk, VA 23541 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	_	,	
	■ Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d claim:	
	☐ At least one of the debtors and another	Student loans	d Glain.	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify Factoring C Nevada N./	Company Account Hsbc Bank A.	
4.24	Square One Financial/Cach Llc	Last 4 digits of account number	8741	\$871.00
	4340 S Monaco St 2nd Floor	When was the debt incurred?	Opened 8/01/13	-
	Denver, CO 80237	A - of the plate way file the plains	San Ohaali all that amali	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Спеск аш tnat apply	
	■ Debtor 1 only	☐ Contingent		
	_	Unliquidated		
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
		Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify Nevada N.	Company Account Hsbc Bank A. Its A	
4.25	St. Joseph Hospital	Last 4 digits of account number		\$3,000.00
	Nonpriority Creditor's Name 2800 Lake Shore Drive Chicago, IL 60610	When was the debt incurred?		
=	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Medical		-

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Deptor	1 Kevin Pleasant		Case number (if know)	
4.26	Synchrony Bank Nonpriority Creditor's Name	Last 4 digits of account number	5017	\$0.00
	Po Box 103104 Roswell, GA 30076	When was the debt incurred?	Opened 7/22/12 Last Active 6/05/13	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.  Debtor 1 only	☐ Contingent		
		☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify Charge Acc	count	
4.27	Synchrony Bank/ JC Penneys Nonpriority Creditor's Name	Last 4 digits of account number	4948	\$0.00
	Attn: Bankrupty Po Box 103104 Roswell, GA 30076	When was the debt incurred?	Opened 5/05/11 Last Active 12/07/12	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	Contingent		
	☐ Debtor 2 only	☐ Unliquidated —		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	d alaim.	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	a ciaim:	
	☐ Check if this claim is for a community debt	Student loans	and the second and the second	
	Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify Charge Acc	count	
4.28	Synchrony Bank/TJX Nonpriority Creditor's Name	Last 4 digits of account number	6283	\$0.00
	Po Box 965005 Orlando, FL 32896	When was the debt incurred?	Opened 10/17/11 Last Active 9/19/12	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	Continues t		
	Debtor 1 only	Contingent		
	☐ Debtor 2 only	Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d claim:	
	☐ At least one of the debtors and another	Student loans	u ciaiiii.	
	☐ Check if this claim is for a community debt	<del></del>	aration agraement or diverse that you did not	
	Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	

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Case number (if know)

Deptoi	Reviii Fleasaiii		Case Humber (II know)	
4.29	Synchrony Bank/Walmart	Last 4 digits of account number	5948	\$0.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 103104 Roswell, GA 30076	When was the debt incurred?	Opened 2/12/12 Last Active 10/09/12	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Charge Acc	count	
4.30	Tallgrass Finance	Last 4 digits of account number		\$1,500.00
	Nonpriority Creditor's Name PO Box 647 Santa Ysabel, CA 92070	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify due		
4.31	Target	Last 4 digits of account number	9917	\$746.00
	Nonpriority Creditor's Name C/O Financial & Retail Services Mailstop BT PO Box 9475 Minneapolis, MN 55440	When was the debt incurred?	Opened 4/01/12 Last Active 11/26/12	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
		☐ Disputed		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
		Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Credit Card		

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Case number (if know)

Deptoi	Nevin Flea	asanı		Case II	ulliber (ii know)	
4.32	Toyota Moto		Last 4 digits of account number	0001		\$0.00
	Po Box 8026	ncial Services S	When was the debt incurred?	Open 5/23/	ned 9/01/11 Last Active	
-		City State Zlp Code	As of the date you file, the claim	s: Check	all that apply	
	Who incurred t	he debt? Check one.	☐ Contingent			
	■ Debtor 1 only	у	☐ Unliquidated			
	Debtor 2 only	у	☐ Disputed			
	Debtor 1 and	Debtor 2 only	Type of NONPRIORITY unsecured	d claim:		
	☐ At least one	of the debtors and another	☐ Student loans			
	☐ Check if this	s claim is for a community debt bject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agr	reement or divorce that you did not	
	■ No		Debts to pension or profit-sharing	g plans, a	and other similar debts	
	Yes		■ Other. Specify Automobile			
4.33	Tribute		Last 4 digits of account number	1759		\$0.00
	Nonpriority Cred Pob 105555		When was the debt incurred?	Open 1/29/	ned 12/05/06 Last Active	
	Atlanta, GA	30348 City State Zlp Code				
		he debt? Check one.	As of the date you file, the claim	S. CHECK	αιι τι ατ αρριγ	
	■ Debtor 1 only	у	Contingent			
	Debtor 2 only	y	☐ Unliquidated			
	Debtor 1 and	d Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d claim:		
	☐ At least one	of the debtors and another	☐ Student loans			
	☐ Check if this	s claim is for a community debt	☐ Obligations arising out of a separeport as priority claims	ration agr	reement or divorce that you did not	
	No	.,	☐ Debts to pension or profit-sharin	g plans, a	and other similar debts	
	Yes		■ Other. Specify Credit Card			
Dout 2:	List Oth and	to De Natified About a Dabt	That Van Alesade Listed			
Part 3:		s to Be Notified About a Debt			listed in Dorto 4 or 2. For example is	i a collection overessio
trying more t	to collect from than one credito	you for a debt you owe to someone	e else, list the original creditor in Pa ed in Parts 1 or 2, list the additional	rts 1 or 2	listed in Parts 1 or 2. For example, it, then list the collection agency here. here. If you do not have additional po	Similarly, if you have
Name ar	nd Address	On	which entry in Part 1 or Part 2 did you	list the or	iginal creditor?	
-NONE	<b>-</b>	Lin			editors with Priority Unsecured Claims editors with Nonpriority Unsecured Clain	ns
		Las	st 4 digits of account number			
Part 4:	Add the Ar	mounts for Each Type of Unse	cured Claim			
	the amounts of decured claim.	certain types of unsecured claims.	This information is for statistical re	porting p	urposes only. 28 U.S.C. §159. Add th	e amounts for each type
					Total claim	
Total cla	6a. aims	Domestic support obligations		6a.	\$	
from Pa		Taxes and certain other debts yo	<del>-</del>	6b.	\$0.00	
	6c. 6d.	Claims for death or personal inju	iry while you were intoxicated ired claims. Write that amount here.	6c. 6d.	\$ 0.00	
	ou.	other. Add all other priority drisecu	iica daiiiis. Wiite tilat allioulit liele.	ou.	\$0.00	
	6e.	Total. Add lines 6a through 6d.		6e.	\$0.00	
					Total Claim	
Total cla	6f.	Student loans		6f.	\$ 15,503.00	
	20015					

from Part 2

 $\begin{tabular}{ll} 6g. & \begin{tabular}{ll} \textbf{Obligations arising out of a separation agreement or divorce that you} & 6g. \end{tabular}$ 

0.00

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Debtor 1 Kevin Pleasant

6h.	did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 19,448.73
6j.	Total. Add lines 6f through 6i.	6j.	\$ 34,951.73

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		Dodding	TILL T LAGO OF OTOO	
Fill in this info	rmation to identify your	case:		
Debtor 1	Kevin Pleasant			
l	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

## Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 FC Realty 7521 S. Essex Chicago, IL 60649	Residential Lease

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	Case 10-04455 1	Docume		oz/12/10 14.00.31 of 53	Desc Main
Fill in this	s information to identify your				
Debtor 1	Kevin Pleasant				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, fili	ing) First Name	Middle Name	Last Name		
	ates Bankruptcy Court for the:	NORTHERN DISTRICT			
0	h				
Case num (if known)	Der				☐ Check if this is an amended filing
<b>○</b> #: -: -	L Farma 400LL				
	l Form 106H				
Sched	lule H: Your Cod	ebtors			12/15
our name	and number the entries in the and case number (if known) you have any codebtors? (if	. Answer every question.			f any Additional Pages, write
■ No	_				
☐ Yes	5				
	hin the last 8 years, have you na, California, Idaho, Louisiana,				tates and territories include
■ No	. Go to line 3.				
	s. Did your spouse, former spor	use, or legal equivalent live	with you at the time?		
_	. ,	3 · · · · · · · · · · · · · · · · · · ·	, , , , , , , , , , , , , , , , , , , ,		
in line Form	e 2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make	sure you have listed the	vith you. List the person shown creditor on Schedule D (Officia hedule E/F, or Schedule G to
	Column 1: Your codebtor Name, Number, Street, City, State and Zl	P Code		Column 2: The credite Check all schedules the	or to whom you owe the debt nat apply:
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street			_	
	City	State	ZIP Code		
3.2				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street			_	

State

City

ZIP Code

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	in this information to identify your otor 1 Kevin Pleas											
Del	otor 2 use, if filing)	odiii.				_						
' '	ted States Bankruptcy Court for t	ne: NORTHERN DISTRI	CT OF ILL	INOIS								
Case number (If known)							Check if this is:  An amended filing					
_										g postpetition llowing date:	chapter	
	fficial Form 106l						MM	/ DD/ Y	YYY			
	chedule I: Your Inc										12/15	
sup spo atta	as complete and accurate as popularing correct information. If you use. If you are separated and you have a separate sheet to this form the complete of the co	u are married and not fili our spouse is not filing w . On the top of any addit	ing jointly ith you, c	y, and your sp do not include	ouse infor	is liv matic	ing with you	ou, incl our spo	ude inforn ouse. If mo	nation about ore space is	your needed,	
1.	Fill in your employment information.		Debtor	Debtor 1			D	Debtor 2 or non-filing spouse				
	If you have more than one job,	Employment status	■ Em	■ Employed				☐ Employed				
	attach a separate page with information about additional employers.	Employment status	☐ Not employed				☐ Not employed					
	Include part-time, seasonal, or	Occupation	Case Manager									
	self-employed work.	Employer's name	Employer's name Chicago House									
Occupation may include student or homemaker, if it applies.		Employer's address	1925 N. Clybourn Chicago, IL 60614									
		How long employed t	here?	2 years								
Par	t 2: Give Details About M	onthly Income										
	mate monthly income as of the use unless you are separated.	date you file this form. If	you have	nothing to rep	ort for	any	line, write \$	0 in the	space. Inc	clude your no	n-filing	
	u or your non-filing spouse have a e space, attach a separate sheet		ombine th	e information	for all	emplo	oyers for th	at perso	on on the li	nes below. If	you need	
							For Debto	r 1	For Deb	otor 2 or ng spouse		
2.	List monthly gross wages, sa deductions). If not paid monthly				2.	\$	3,60	05.00	\$	N/A		
3.	Estimate and list monthly over	rtime pay.			3.	+\$		0.00	+\$	N/A		
4.	Calculate gross Income. Add	line 2 + line 3.			4.	\$	3,605.	00	\$	N/A		

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Deb	tor 1	Kevin Pleasant		Case	e number (if known)			
	Cam	wline 4 hore	4		r Debtor 1	For Debto	spouse	
	Сор	y line 4 here	4.	\$_	3,605.00	\$	N/A	_
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$_	731.36	\$	N/A	_
	5b.	Mandatory contributions for retirement plans	5b.	\$_	0.00	\$	N/A	_
	5c.	Voluntary contributions for retirement plans	5c.	\$_	50.00	\$	N/A	_
	5d. 5e.	Required repayments of retirement fund loans Insurance	5d. 5e.	\$_ \$	0.00 368.80	\$ \$	N/A N/A	_
	5f.	Domestic support obligations	5f.	\$-	0.00	\$	N/A	_
	5g.	Union dues	5g.	\$	0.00	\$	N/A	_
	5h.	Other deductions. Specify: Dental	5h	- \$	33.86	+ \$	N/A	-
		Vision		\$	10.64	\$	N/A	-
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$_	1,194.66	\$	N/A	-
7.	Calc	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$_	2,410.34	\$	N/A	_
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	N/A	
	8b.	Interest and dividends	8b.	\$	0.00	\$	N/A	_
	8c. 8d.	Family support payments that you, a non-filing spouse, or a depend regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  Unempto services	8c. 8d.	\$_ \$_	0.00	\$ \$	N/A N/A	-
	8e.	Social Security	8e.	\$_	0.00	\$	N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistathat you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	nce 8f.	\$_	0.00	\$	N/A	
	8g.	Pension or retirement income	8g.	\$_	0.00	\$	N/A	_
	8h.	Other monthly income. Specify:	8h	- \$_	0.00	+ \$	N/A	-
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	0.00	\$	N/A	A
10.	Calc	culate monthly income. Add line 7 + line 9.	10. \$		2,410.34 + \$	N/A	A = \$	2,410.34
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			2,110.01	1 4//	<del>`</del>   * -	2, 110.01
11.	Incluothe	e all other regular contributions to the expenses that you list in Schedule contributions from an unmarried partner, members of your household, your friends or relatives.  Not include any amounts already included in lines 2-10 or amounts that are scify:	our depe			ted in <i>Sche</i> a	lule J. . +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The e that amount on the Summary of Schedules and Statistical Summary of Cies					. \$Combin	2,410.34
								y income
13.	Doy ■ □	vou expect an increase or decrease within the year after you file this for No.  Yes. Explain:	orm?					

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Fill	in this informa	tion to identify y	our case:					
Deb	tor 1	Kevin Pleasa	ınt			Che	ck if this is:	
							An amended filing	
	tor 2 ouse, if filing)							wing postpetition chapter the following date:
Unit	ed States Bankr	uptcy Court for the	: NORTH	HERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
		. ,	-					
	e number nown)							
		rm 106J						
		J: Your			o filing together b	ath are an	ually raananaihla f	12/1
info	ormation. If m		eded, atta	. If two married people and another sheet to this n.				
Par	t 1: Descr	ibe Your House	ehold					
١.	-							
	■ No. Go to		in a separ	ate household?				
	□ N							
	_		st file Offic	ial Form 106J-2, <i>Expenses</i>	s for Separate Hous	ehold of De	btor 2.	
2.	Do you have	e dependents?	■ No					
	Do not list D and Debtor 2		☐ Yes.	Fill out this information for each dependent	Dependent's relati		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents	names.						Yes
								□ No
								☐ Yes ☐ No
								☐ Yes
								□ No
								☐ Yes
3.	expenses o	penses include f people other t d your depende	han _	No Yes				
exp	imate your ex	ate Your Ongoi openses as of your address at the	our bankr	ly Expenses uptcy filing date unless y y is filed. If this is a supp	ou are using this followed the second	form as a s e <i>J</i> , check t	upplement in a Ch he box at the top	apter 13 case to report of the form and fill in the
the		h assistance an		government assistance i cluded it on Schedule I: \			Your exp	enses
4.		or home owners		nses for your residence. I or lot.	nclude first mortgag	ge 4. S	<b>.</b>	550.00
	If not include	ded in line 4:						
	4a. Real e	estate taxes				4a. \$	·	0.00
		rty, homeowner's				4b. \$		0.00
		maintenance, re owner's associa		upkeep expenses		4c. 9 4d. 9	·	0.00
5.				oommum dues our residence, such as ho	me equity loans	4a. 3		0.00
		,	,	,	, ,			

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Deb	otor 1	Kevin Ple	easant	Cas	e num	ber (if known)	
6.	Utiliti	es:					
٥.			heat, natural gas		6a.	\$	150.00
		•	wer, garbage collection		6b.		0.00
			e, cell phone, Internet, satellite, and cable se	ervices	6c.		115.00
			ecify: Cell Phone (1 line)		6d.		100.00
7.			ekeeping supplies		7.	·	400.00
8.			children's education costs		8.	\$	0.00
9.			ry, and dry cleaning		9.	\$	85.00
-		•	ry, and dry cleaning products and services		9. 10.	·	85.00
		-	ntal expenses		11.	·	
			•		11.	Ψ	80.00
12.			Include gas, maintenance, bus or train fare ar payments.	•	12.	\$	200.00
13.			clubs, recreation, newspapers, magazine	s, and books	13.	\$	0.00
			ributions and religious donations	e, and beene	14.	*	0.00
	Insur					<u> </u>	0.00
			surance deducted from your pay or include	d in lines 4 or 20.			
		Life insura			15a.	\$	0.00
	15b.	Health ins	urance		15b.	\$	0.00
	15c.	Vehicle in	surance		15c.	\$	100.00
	15d.	Other insu	rance. Specify:		15d.	\$	0.00
16.	Taxes	s. Do not in	clude taxes deducted from your pay or inclu	ded in lines 4 or 20.		-	
	Speci				16.	\$	0.00
17.			ease payments:		47-	Φ.	<b>5</b> 40.00
			ents for Vehicle 1		17a.		540.00
			ents for Vehicle 2		17b.	·	0.00
		Other. Sp			17c.		0.00
40		Other. Sp	•	at year did not nonent on	17d.	\$	0.00
18.			of alimony, maintenance, and support the your pay on line 5, Schedule I, Your Inco.		18.	\$	0.00
19.	Other	r payments	s you make to support others who do not	live with you.		\$	0.00
	Speci			•	19.		
20.			erty expenses not included in lines 4 or 5	of this form or on Schedul			
	20a.	Mortgages	s on other property		20a.		0.00
	20b.	Real estat	e taxes		20b.	•	0.00
	20c.	Property,	homeowner's, or renter's insurance		20c.		0.00
			ice, repair, and upkeep expenses		20d.		0.00
	20e.	Homeown	er's association or condominium dues		20e.	\$	0.00
21.	Other	r: Specify:			21.	+\$	0.00
22	Calcu	ilato vour	monthly expenses				
22.		•	through 21.			\$	2 405 00
			(monthly expenses for Debtor 2), if any, fr	om Official Form 106 L 2		\$	2,405.00
	22c. <i>F</i>	Add line 22	a and 22b. The result is your monthly expen	ises.		\$	2,405.00
23.			monthly net income.			L	
	23a.	Copy line	12 (your combined monthly income) from So	chedule I.	23a.	\$	2,410.34
	23b.	Copy your	monthly expenses from line 22c above.		23b.	-\$	2,405.00
	22-	Cubt	our monthly ovnonger from vision as a fit to be				
	23C.		our monthly expenses from your monthly in is your monthly net income.	come.	23c.	\$	5.34
		o rooult	jou. monary normound.			1	
24.			an increase or decrease in your expenses				
			u expect to finish paying for your car loan within the terms of your mortgage?	e year or do you expect your mortg	age pa	syment to increa	ase or decrease because of a
			icinis or your mortgage:				
	■ No		Evoluin horo:				
	☐ Ye	es.	Explain here:				

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Debtor 1	Kevin Pleasant					
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ba	ankruptcy Court for the	: NORTHERN DISTRICT	OF ILLINOIS			
Case number						
(if known)					Check if this is an amended filing	
Official Forr	m 106Dec					
Doclarat	ion About	an Individual	Dobtor's	Schodulos		_
Declarat	HOII ADOUL	<u>an murviuuai</u>	Denioi 2	<u> Scriedules                                    </u>	12/1	5
If two married p	eople are filing togeth	ner, both are equally respo	onsible for supplyin	ng correct information.		
obtaining mone	is form whenever you y or property by fraud 8 U.S.C. §§ 152, 1341	I in connection with a ban	s or amended sche kruptcy case can re	dules. Making a false sta esult in fines up to \$250,0	tement, concealing property, or 100, or imprisonment for up to 2	D
Sig	n Below					
Did you pa	y or agree to pay son	neone who is NOT an attor	rney to help you fill	out bankruptcy forms?		
■ No						
☐ Yes. I	Name of person			. Attach <i>Bankruptcy Peti</i> and Signature (Official F	tion Preparer's Notice, Declaration orm 119).	,
□ Yes. I	name of person			, ,		,
Under pena	alty of periury. I declar	re that I have read the sum	nmary and schedule	es filed with this declarat	ion and	

Signature of Debtor 2

Date

that they are true and correct.

Date February 12, 2016

X /s/ Kevin Pleasant

Kevin Pleasant Signature of Debtor 1

Fill in this information to identify your case:

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Fill in t	his inforr	nation to identify yo	ur case:			
Debtor	1	Kevin Pleasant				
		First Name	Middle Name	Last Name		
Debtor (Spouse if		First Name	Middle Name	Last Name		
		nkruptcy Court for the	e: NORTHERN DISTRICT			
Officed (	States Da	Tikrupicy Court for the	indrinerii districi	OF ILLINOIS		
Case nu	umber _					<b>.</b>
(II KNOWN)						Check if this is an amended filing
						amended illing
Ott	:-! =-	407				
		<u>rm 107</u>	A.C. 1 C 1 11			
State	ement	of Financial	Attairs for Indivi	iduals Filing for B	ankruptcy	12/1
				e are filing together, both ar		
		iore space is neede n). Answer every qu		to this form. On the top of a	ny additional pages, write	your name and case
Dout 4.	` Civa F	Nataila Abaut Vaur N	Navital Status and Where V	au Lived Before		
Part 1:	Give L	Details About Your IV	Marital Status and Where Y	ou Livea Before		
1. Wh	at is you	r current marital sta	tus?			
П	Married					
	Not mar	ried				
_						
2. Du	ring the la	ast 3 years, have yo	u lived anywhere other tha	n where you live now?		
	No					
	Yes. Lis	t all of the places you	ı lived in the last 3 years. Do	not include where you live no	W.	
De	ebtor 1 Pr	ior Address:	Dates Debtor	1 Debtor 2 Prior A	ddress:	Dates Debtor 2
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	ioi Addicoo.	lived there	Jestor 2 i nor A	uu1000.	lived there
3. Wit	thin the la	ast 8 years, did you	ever live with a spouse or	legal equivalent in a commu	nity property state or terr	itory? (Community propert
				Nevada, New Mexico, Puerto I		
_	No					
	No Voc Ma	ake sure vou fill out S	chedule H: Your Codebtors (	(Official Form 106H)		
		ike sale you illi out o	chedule 11. Tour Godebiors	Official Form 10011).		
Part 2	Explai	n the Sources of Yo	ur Income			
4 5:				dan a baata a a danta a data		-1 1
				ting a business during this y d all businesses, including pa		alendar years?
If y	ou are filir	ng a joint case and yo	u have income that you rece	eive together, list it only once u	under Debtor 1.	
_	No					
_		in the details.				
	. 55. 1 111	Gotano.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and	Sources of income Check all that apply.	Gross income (before deductions
			chook an that apply.	exclusions)	chook an that apply.	and exclusions)

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5.	Include incurrence unemployr	ome nent	regard and o	lless of wheth ther public be	ner that inc nefit paym	ome is taxable. E nents; pensions; r	Examples of the contract of th	us calendar year of other income a me; interest; divid income that you	re alin dends;	money collecte	ed from laws	suits; royalties; and
	List each s	ourc	e and	he gross inco	me from e	each source sepa	rately. Do	not include incor	ne tha	t you listed in li	ne 4.	
	□ No											
	Yes.	Fill ir	the de	etails.								
					Debtor 1 Sources Describe	of income	(befo	s income re deductions and sions)		Debtor 2 Sources of inc Describe below		Gross income (before deductions and exclusions)
	om January e date you f			nt year until nkruptcy:	Chicago	House		\$5,407.5	0			·
					Lawrences	ce Hall Youth		\$32,000.0	0			
	or last calen anuary 1 to			31, 2015 )	Chicago	House		\$39,717.0	0			
	or the calend				Chicago	House		\$14,420.0	0			
6.	□ No. ■ Yes.	Neirindii Durr  * S  Dett Dur	ther Dovidual programmers of the No. Yes where the No. Yes	90 days before Go to line 7 List below e paid that crunot include to adjustmen  or Debtor 2 or 90 days before Go to line 7 List below e include pay	personal, person	family, or houseld for bankruptcy, or to whom you pnot include paym to an attorney fo 6 and every 3 ye re primarily cond for bankruptcy, or to whom you p	did you particularly and a total ents for do refer this bank ars after the sumer de did you particularly and a total tobligation	bts. Consumer dise."  ay any creditor a fine of \$6,225* or more of support or cruptcy case. The for cases filled bts.  ay any creditor a fine of \$600 or more	ore in obligated on or	f \$6,225* or moone or more paions, such as contact after the date of \$600 or more the total amount	ore?  yments and hild support of adjustment?  you paid the Also, do not	the total amount you and alimony. Also, do nt.
7.	Within 1 y Insiders in corporation including of support an	rear I clude ns of one fo od alii	e your i which or a burn	you filed for elatives; any you are an of siness you op	general pa ficer, direc erate as a	cy, did you mak artners; relatives stor, person in co	e a payme of any gen ntrol, or ov	paid ent on a debt you eral partners; par oner of 20% or mo	<b>u owe</b> rtnersl ore of	still owe ed anyone who nips of which yo their voting sec	was an ins ou are a gen curities; and	ider?
	☐ Yes. Insider's			nents to an in Address	sider	Dates of payn	nent	Total amount		Amount you	Reason fo	or this payment

paid

still owe

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Case number (if known) Document Debtor 1 Kevin Pleasant

8.	Within 1 year before you filed for bankrupte insider? Include payments on debts guaranteed or cos		ments or transfer a	ny property oi	n account of a d	lebt that benefited an			
	■ No								
	☐ Yes. List all payments to an insider								
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe		this payment litor's name			
Par	t 4: Identify Legal Actions, Repossession	s, and Foreclosures							
9.	Within 1 year before you filed for bankrupted List all such matters, including personal injury modifications, and contract disputes.								
	■ No								
	☐ Yes. Fill in the details.								
	Case title Case number	Nature of the case	Court or agency		Status of th	ne case			
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below		erty repossessed, fo	oreclosed, gar	nished, attache	d, seized, or levied?			
	■ No								
	☐ Yes. Fill in the information below.								
	Creditor Name and Address	Describe the Property	te	Value of the					
		Explain what happened	d			property			
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment become No   ☐ Yes. Fill in the details.		luding a bank or fin	ancial institut	tion, set off any	amounts from your			
	Creditor Name and Address	Describe the action the	creditor took		te action was	Amount			
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or a		erty in the possessi	on of an assig	nee for the ben	efit of creditors, a			
	■ No								
	☐ Yes								
Par	t 5: List Certain Gifts and Contributions								
13.	Within 2 years before you filed for bankrup  No	tcy, did you give any gift	s with a total value	of more than	\$600 per persor	?			
	☐ Yes. Fill in the details for each gift.								
	Gifts with a total value of more than \$600 per person	Describe the gifts			tes you gave e gifts	Value			
	Person to Whom You Gave the Gift and Address:								
14.	Within 2 years before you filed for bankrup	tcy, did you give any gift	s or contributions w	vith a total val	ue of more thar	\$600 to any charity			
	<ul><li>No</li><li>Yes. Fill in the details for each gift or con</li></ul>	tribution							
	Gifts or contributions to charities that total		ı contributed	Da	tes you	Value			
	more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	a. Dooring what you	. John Malou		ntributed	value			

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Document Page 41 of 53 Debtor 1 Kevin Pleasant Case number (if known) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe any insurance coverage for the loss Describe the property you lost and Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details. Person Who Was Paid Description and value of any property Amount of Date payment Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You The Semrad Law Firm, LLC 2/12/2015 \$0.00 Attorney Fees 20 S. Clark Street 28th Floor Chicago, IL 60603 rsemrad@semradlaw.com 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Amount of Date payment Address transferred or transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details. **Person Who Received Transfer** Description and value of Describe any property or Date transfer was **Address** property transferred payments received or debts made paid in exchange Person's relationship to you Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a **beneficiary?** (These are often called asset-protection devices.)

Yes. Fill in the details.

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Debtor 1 Kevin Pleasant

Par	t 8: List of Certain Financial Accounts, Ins	struments, Safe Depos	it Boxes, and Sto	orage Unit	S					
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage									
	houses, pension funds, cooperatives, associ			-	,,	<b>,</b>				
	No									
	Yes. Fill in the details.									
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accou instrument	int or	Date account was closed, sold, moved, or transferred	Last bal before closii trai				
21.	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed fo	r bankruptcy, an	ny safe dep	osit box or other depo	ository for securit	ies,			
	■ No									
	Yes. Fill in the details.									
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe t	he contents	Do you still have it?				
		ĺ								
22.	Have you stored property in a storage unit of	or place other than you	r home within 1	year befor	e you filed for bankrup	otcy				
	■ No									
	Yes. Fill in the details.									
	Name of Storage Facility	had access	Describe t	he contents	Do you still					
	Address (Number, Street, City, State and ZIP Code)	to it? Address (Number, State and ZIP Code)		Describe t	no comento	have it?				
Dar	t 9: Identify Property You Hold or Control	for Someone Fise								
	Do you hold or control any property that sor		ude any propert	y you borr	owed from, are storing	g for, or hold in tr	ust			
	for someone.									
	No									
	Yes. Fill in the details.									
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)	perty? State and ZIP	Describe t	he property	V	/alue			
Do	Circ Details About Environmental Info	,								
Pal	t 10: Give Details About Environmental Info	ormation								
For	the purpose of Part 10, the following definition	ons apply:								
	Environmental law means any federal, state toxic substances, wastes, or material into the regulations controlling the cleanup of these	ne air, land, soil, surfac	e water, ground	• .			us oı			
	Site means any location, facility, or property to own, operate, or utilize it, including dispo	as defined under any		aw, whethe	er you now own, opera	ate, or utilize it or	used			
	Hazardous material means anything an envi hazardous material, pollutant, contaminant,	ronmental law defines	as a hazardous	waste, haz	zardous substance, to	xic substance,				
Rep	ort all notices, releases, and proceedings that	at you know about, reg	ardless of when	they occu	rred.					
	Has any governmental unit notified you that			-		onmental law?				
	■ No									
	■ No □ Yes. Fill in the details.									
	_	00	.:4	F	nmontal la !f	Deta of mail				
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental ur Address (Number, S			nmental law, if you t	Date of noti	ice			

ZIP Code)

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Debtor 1 Kevin Pleasant

25.	Hav	Have you notified any governmental unit of any release of hazardous material?									
		No Yes. Fill in the details.									
		me of site dress (Number, Street, City, State and ZIP Code)		Governmental unit Address (Number, Street, City, State an ZIP Code)	ıd	Environmental law, if you know it	Date of notice				
26.	Hav	e you been a party in any judicial or ad	lminis	strative proceeding under any env	iron	mental law? Include settlements a	and orders.				
		No Yes. Fill in the details.									
		se Title se Number		Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ture of the case	Status of the case				
Par	t 11:	Give Details About Your Business of	r Con	nections to Any Business							
27.	Witl	nin 4 years before you filed for bankrup	otcy, o	did you own a business or have a	ny of	f the following connections to any	business?				
		☐ A sole proprietor or self-employed	in a t	trade, profession, or other activity	, eith	ner full-time or part-time					
		☐ A member of a limited liability com	pany	(LLC) or limited liability partnersh	hip (l	LLP)					
		☐ A partner in a partnership									
		☐ An officer, director, or managing e	xecut	tive of a corporation							
		☐ An owner of at least 5% of the voting or equity securities of a corporation									
		No None of the above applies. Go to	None of the above applies. Go to Part 12.								
	_	• •									
	_	Yes. Check all that apply above and fill in the details below for each business.  Business Name  Describe the nature of the business  Employer Identification number									
		dress nber, Street, City, State and ZIP Code)	Na	Name of accountant or bookkeeper  Dates business existed							
28.		nin 2 years before you filed for bankrup itutions, creditors, or other parties.	otcy, o	did you give a financial statement	to a		ıde all financial				
		Ma									
	_	No Yes. Fill in the details below.									
	Na		Da	te Issued							
		dress nber, Street, City, State and ZIP Code)									
Par	t 12:	Sign Below									
are t	rue a ba	ad the answers on this Statement of F and correct. I understand that making ankruptcy case can result in fines up to . §§ 152, 1341, 1519, and 3571.	a fals	e statement, concealing property,	or c	obtaining money or property by fra					
Κeν	/in F	n Pleasant Pleasant re of Debtor 1		Signature of Debtor 2							
Dat	e F	February 12, 2016		Date							
Did y ■ N □ Y	0	attach additional pages to <i>Your Staten</i>	nent c	of Financial Affairs for Individuals	Filin	ng for Bankruptcy (Official Form 10	07)?				
Did y	you	pay or agree to pay someone who is no	ot an	attorney to help you fill out bankro	uptc	y forms?					
■ N											
Officia	al Fo	rm 107 State	ment o	of Financial Affairs for Individuals Filing	g for I	Bankruptcy	page 6				

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Debtor 1 Kevin Pleasant Case number (if known)

☐ Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this infor	mation to identify your	case:					
Debtor 1	Kevin Pleasant						
Debtor 2	First Name	Middle Name		Last Name			
(Spouse if, filing)	First Name	Middle Name		Last Name			
United States Ba	ankruptcy Court for the:	NORTHERN DIS	TRICT OF ILLI	NOIS			
Case number							
(if known)							Check if this is an amended filing
Official Fo	orm 108 nt of Intentic	on for Indiv	/iduals	Filing Unde	r Chapter	7	12/15
•	ividual filing under cha		ll out this for	n if:	-		
you have least	sed personal property a is form with the court we ever is earlier, unless the	and the lease has r within 30 days after	you file your				
	eople are filing togethe	er in a joint case, be	oth are equall	y responsible for supp	olying correct info	rmation	a. Both debtors must
	and accurate as possil our name and case nu		s needed, atta	ach a separate sheet to	o this form. On the	e top of	any additional pages,
Part 1: List Y	our Creditors Who Hav	ve Secured Claims					
	ors that you listed in P		)· Creditors W	/ho Have Claims Secu	red by Property (	Official I	Form 106D) fill in the
information b	elow.						·
identify the cr	editor and the property	that is collateral	secures a	ou intend to do with the debt?	e property that		you claim the property xempt on Schedule C?
	oyota Motor Credit C	0	☐ Surrende	er the property.		□N	0
name:			<del></del>	he property and redeen		■ Y	00
Description of	2012 Toyota Rav4	43500 miles		ne property and enter in nation Agreement.	ito a		65
property securing debt	:		☐ Retain th	ne property and [explain	n]: 		
Part 2: List Y	our Unexpired Persona	al Property Leases					
For any unexpire in the information	ed personal property le	ease that you listed al estate leases. Ur	nexpired lease	es are leases that are	still in effect; the l	lease pe	(Official Form 106G), fill riod has not yet ended.
Describe your u	inexpired personal pro	perty leases			w	/ill the lo	ease be assumed?
Lessor's name: Description of le	ased					] No	
Property:						] Yes	
Lessor's name:						] No	
Description of lea	ased						
. ,					L	] Yes	

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1 Kevin Pleasant	Case number (if known)
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	— □ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my interproperty that is subject to an unexpired lease.	ntion about any property of my estate that secures a debt and any personal
X /s/ Kevin Pleasant	X
Kevin Pleasant Signature of Debtor 1	Signature of Debtor 2
Date February 12, 2016	Date

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-04435 Doc 1 Filed 02/12/16 Entered 02/12/16 14:08:31 Desc Main Document Page 51 of 53

B2030 (Form 2030) (12/15)

### **United States Bankruptcy Court** Northern District of Illinois

In re	Kevin Pleasant		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPEN	SATION OF ATTOR	RNEY FOR DE	EBTOR(S)	
(	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(1) compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	of the petition in bankruptcy,	or agreed to be paid	to me, for services rea	
	For legal services, I have agreed to accept		\$	1,250.00	
	Prior to the filing of this statement I have received			0.00	
	Balance Due		\$	1,250.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed compe	nsation with any other person	unless they are mem	bers and associates of	my law firm.
	☐ I have agreed to share the above-disclosed compensat copy of the agreement, together with a list of the name				ıw firm. A
5.	In return for the above-disclosed fee, I have agreed to ren	der legal service for all aspects	s of the bankruptcy c	ase, including:	
1	<ul> <li>a. Analysis of the debtor's financial situation, and render</li> <li>b. Preparation and filing of any petition, schedules, state</li> <li>c. Representation of the debtor at the meeting of creditor</li> <li>d. [Other provisions as needed]</li> </ul>	ment of affairs and plan which	may be required;	-	ruptcy;
<b>6</b> . I	By agreement with the debtor(s), the above-disclosed fee	does not include the following	service:		
		CERTIFICATION			
	I certify that the foregoing is a complete statement of any pankruptcy proceeding.	agreement or arrangement for	payment to me for re	epresentation of the de	ebtor(s) in
F	ebruary 12, 2016	/s/ Punit Marwaha			
_	ate	Punit Marwaha 630 Signature of Attorne The Semrad Law F 20 S. Clark Street 28th Floor Chicago, IL 60603 (312) 913 0625	y Firm, LLC ax: (312) 913 0631		
		rsemrad@semradl Name of law firm	aw.com		

### **United States Bankruptcy Court** Northern District of Illinois

In re	Kevin Pleasant		Case No.		
		Debtor(s)	Chapter	7	
	VERIFICATION OF CREDITOR MATRIX				
		Number of C	Number of Creditors: 29		
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.				
Date:	February 12, 2016	/s/ Kevin Pleasant Kevin Pleasant Signature of Debtor			

Aes/m&t ElCase 16-04435 Doc 1 Filed 02/12/16er Entered 02/12/16 14:08:31 Doc 1 Main Pital Pob 61047 600 600 Figure 100 600 Sioux Falls, SD 57104 Chicago, IL 60610 Gentle Breeze Online Synchrony Bank
PO BOX 1120 Po Box 103104
Boulevard, CA 91905 Roswell, GA 30076 Aes/pheaa Rehabs Best Choice 123

16 S Park Dr

Gloversville, NY 12078

HSBC/DMCCB

Hsbc Card Services
Po Box 5246
Carol Stream, IL 60197

HSBC/DMCCB

Attn: Bankrupty
Po Box 103104
Roswell, GA 30076 Synchrony Bank/ JC Penne Calvary Portfolio Services LVNV Funding Synchrony Bank/TJX 500 Summit Lake Dr Po Box 10497 Po Box 965005 Ste 400 Greenville, SC 29603 Orlando, FL 32896 Valhalla, NY 10595 Capital Accounts Max Lend
Po Box 140065 PO Box 639
Nashville, TN 37214 Parshall, ND 58770 Synchrony Bank/Walmart Attn: Bankrup Po Box 103104 Attn: Bankruptcy Roswell, GA 30076 Cavalry SPV I, LLC Merrick Bank/Geico Card Tallgrass Finance c/o The Shindler Law Firm Po Box 23356 PO Box 647 1990 E. Algonquin Rd. Ste. 180Pittsburg, PA 15222 Santa Ysabel, CA 920

Santa Ysabel, CA 92070 Schaumburg, IL 60173

Citibank / Sears Midland Funding
Citicorp Credit Services/Cent236520corBhside Dr
Roll 700040 Suite 300 Target C/O Financial & Retail Se Mailstop BT PO Box 9475 Target Po Box 790040 Suite 300 Saint Louis, MO 63179 San Diego, CA 92108 Minneapolis, MN 55440

PLS Toyota Motor Credit Co
1 S. Wacker Drive Toyota Financial Service
36th Floor Po Box 8026
Chicago, IL 60606 Cedar Rapids, IA 52408 Credit One Bank Na Po Box 98873 Las Vegas, NV 89193

Portfolio Recovery Attn: Bankruptcy Po Box 41067 Dept Of Ed/Nelnet Tribute Pob 105555
Atlanta, GA 303 Attn: Claims
Po Box 82505 Atlanta, GA 30348 Norfolk, VA 23541 Lincoln, NE 68501

ERC/Enhanced Recovery Corp Square One Financial/Cach Llc 8014 Bayberry Rd 4340 S Mona Jacksonville, FL 32256 2nd Floor Denver. CO 4340 S Monaco St Denver, CO 80237